Exhibit 45: Housing Cost Burden by Income and Tenure for Selected California Metropolitan Areas: 1988-1995

Area	AHS Survey	Low-income Owner Households			Renter Households			Low-income Renter Households			Very Low-income Renter Households		
		Number of Households	Number paying more than 50% of income for housing	% paying more than 50% of income for housing cost	Number of Households	Number paying more than 50% of income for rent	% paying more than 50% of income for rent	Number of Households	Number paying more than 50% of income for rent	% paying more than 50% of income for rent	Number of Households	Number paying more than 50% of income for rent	% paying more than 50% of income for rent
Los Angeles County	1990	301,737	85,878	28%	1,405,797	344,653	25%	799,411	356,789	45%	462,328	312,976	68%
	1995	468,961	165,398	35%	1,409,056	518,781	37%	1,029,499	520,214	51%	605,579	436,551	72%
Orange County	1990	93,606	34,127	36%	297,719	81,163	27%	146,510	84,338	58%	78,180	62,514	80%
	1994	110,180	34,113	31%	304,359	84,144	28%	169,283	89,842	53%	109,561	78,137	71%
Sacramento MSA	1996	88,475	23,668	27%	192,290	43,928	23%	124,557	52,091	42%	72,703	48,495	67%
San Bernardino/													
Riverside MSA	1990	141,736	41,484	29%	260,968	79,342	30%	148,343	80,877	55%	84,139	59,610	71%
	1994	214,015	77,011	36%	258,088	89,377	35%	178,250	91,464	51%	123,811	86,364	70%
San Diego MSA	1989	119,857	34,984	29%	362,803	119,943	33%	222,497	122,054	55%	128,561	98,705	77%
Ů	1993	136,145	45,347	33%	358,239	111,034	31%	232,046	110,255	48%	145,322	99,743	69%
San Francisco MSA	1989	99,003	20,126	20%	567,397	145,350	26%	162,780	71,403	44%	84,607	55,349	65%
	1993	195,430	69,548	36%	579,897	168,258	29%	348,883	174,562	50%	220,628	149,712	68%
San Jose MSA	1988	75,710	16,575	22%	188,529	38,615	20%	108,492	40,954	38%	54,094	36,621	68%
	1993	110,180	34,113	31%	304,359	84,144	28%	169,283	89,842	53%	109,561	78,137	71%
California	1995	1,170,500	422,953	36%	3,555,254	1,242,471	35%	2,454,217	1,273,673	52%	1,568,243	1,122,967	72%

SOURCES: US Census, American Housing Survey, 1985, 1989, 1995.